

Information to identify the case:

Debtor 1	<u>Samuel Balbuena</u>	Social Security number or ITIN	xxx-xx-3358
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rebecca Balbuena</u>	Social Security number or ITIN	xxx-xx-1672
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70874-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel Balbuena

Rebecca Balbuena
fka Rebecca Turek

4/10/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Samuel Balbuena
Rebecca Balbuena
Debtors

Case No. 18-70874-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 10, 2024

User: auto
Form ID: 3180W

Page 1 of 8
Total Noticed: 126

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel Balbuena, Rebecca Balbuena, 1931 Menoher Blvd., Johnstown, PA 15905-1728
14969157	+ Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
15125606	Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
15004826	Ditech Financial LLC. Po Box 6154 Rapid City Sd., 57709-6154
14969199	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
14969209	+ Mainline National Bank, 325 Industrial Park Rd., Ebensburg, PA 15931-4133
14969212	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063
14969217	+ Sierra Auto, 5005 Lbj Fwy, Dallas, TX 75244-6100
14969218	+ Sierra Auto Finance Ll, 5005 Lbj Fwy Ste 700, Dallas, TX 75244-6145

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 11 2024 04:05:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14969154	+ Email/Text: bankruptcy@rentacenter.com	Apr 11 2024 00:11:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14983199	EDI: GMACFS.COM	Apr 11 2024 04:04:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14969155	+ EDI: GMACFS.COM	Apr 11 2024 04:04:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14969156	+ EDI: GMACFS.COM		

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		Apr 11 2024 04:04:00	Ally Fincl, P.o. Box 380901, Bloomington, MN 55438-0901
14969158	+ Email/Text: bankruptcynotices@aarons.com	Apr 11 2024 00:11:00	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
14969171	Email/Text: BNBSB@capitalsvcs.com	Apr 11 2024 00:10:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
14969159	+ EDI: TSYS2	Apr 11 2024 04:05:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14969160	+ EDI: BANKAMER	Apr 11 2024 04:04:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14969164	EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14969240	Email/Text: cfcbackoffice@contfinco.com	Apr 11 2024 00:10:00	Tbom/contfin, Pob 8099, Newark, DE 19714
14969161	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14969162	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14969163	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
14977655	EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14991116	EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14997888	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:14:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14969165	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14969166	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
14969167	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Cb/pier1, Po Box 182789, Columbus, OH 43218-2789
14969169	+ EDI: CITICORP	Apr 11 2024 04:05:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14969168	+ EDI: CITICORP	Apr 11 2024 04:05:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14969170	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120
14969174	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981224	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
14969175	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789
14969176	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
14969177	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789
14969178	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/gordmans, Po Box 182789, Columbus, OH 43218-2789
14969179	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenity Bank/pier 1, Po Box 182789, Columbus, OH 43218-2789
14969180	+ EDI: WFNNB.COM		

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		Apr 11 2024 04:05:00	Comenity Bank/ptrybrn, Po Box 182789, Columbus, OH 43218-2789
14969181	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/chrisbank, Po Box 182789, Columbus, OH 43218-2789
14969182	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/eddiebaur, Po Box 182789, Columbus, OH 43218-2789
14969183	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/gandrmt, Po Box 182789, Columbus, OH 43218-2789
14969184	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/marathon, Po Box 182789, Columbus, OH 43218-2789
14969185	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/meijer, Po Box 182789, Columbus, OH 43218-2789
14969186	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14969187	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14969188	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
14969189	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitybk/fullbeauty, Po Box 182789, Columbus, OH 43218-2789
14969190	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitycb/blair, Po Box 182120, Columbus, OH 43218-2120
14969191	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14969192	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14969193	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
14969194	+ EDI: WFNNB.COM		
		Apr 11 2024 04:05:00	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
14969195	+ EDI: CRFRSTNA.COM		
		Apr 11 2024 04:04:00	Crdt First, Pob 81315, Cleveland, OH 44181-0315
14969196	+ EDI: CRFRSTNA.COM		
		Apr 11 2024 04:04:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
15000053	EDI: CRFRSTNA.COM		
		Apr 11 2024 04:04:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14969197	+ Email/PDF: creditonebknotifications@resurgent.com		
		Apr 11 2024 00:13:51	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14969200	EDI: CITICORP		
		Apr 11 2024 04:05:00	Dsnb Bloom, Po Box 8218, Mason, OH 45040
14969201	EDI: CITICORP		
		Apr 11 2024 04:05:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
15003467	EDI: Q3G.COM		
		Apr 11 2024 04:05:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14979721	EDI: DISCOVER		
		Apr 11 2024 04:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14969198	+ EDI: DISCOVER		
		Apr 11 2024 04:04:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14969202	+ EDI: CITICORP		
		Apr 11 2024 04:05:00	Exxmbcliti, Po Box 6497, Sioux Falls, SD 57117-6497
14969203	+ EDI: AMINFOFP.COM		
		Apr 11 2024 04:05:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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14997111	+ Email/Text: servicing@svcfm.com	Apr 11 2024 00:10:00	GOLDMAN SACHS MORTGAGE CO., C/O SERVICE FINANCE CO., LLC, 555 S. FEDERAL HWY #200, BOCA RATON, FL 33432-6033
14969204	+ EDI: PHINGENESIS	Apr 11 2024 04:05:00	Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14969205	+ EDI: PHINAMERI.COM	Apr 11 2024 04:05:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14969207	+ EDI: HFC.COM	Apr 11 2024 04:04:00	Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
14969172	EDI: JPMORGANCHASE	Apr 11 2024 04:04:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14969208	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 11 2024 00:10:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15160155	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2024 00:14:00	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15000992	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2024 00:13:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14992222	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:13:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14969210	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:14:07	Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14969211	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:11:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14991108	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2024 00:11:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15207100	Email/Text: mtgbk@shellpointmtg.com	Apr 11 2024 00:10:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14986423	Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 11 2024 00:10:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
14969213	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:13:58	Ollotbom, Po Box 9222, Old Bethpage, NY 11804-9222
14995691	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14969427	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14981243	+ EDI: SYNC	Apr 11 2024 04:04:00	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
14977108	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2024 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14969214	+ EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14979874	+ EDI: JEFFERSONCAP.COM	Apr 11 2024 04:05:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14997787	EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15000080	EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14981246	+ EDI: SYNC		

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		Apr 11 2024 04:04:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15005597	+ Email/Text: bncmail@w-legal.com		
		Apr 11 2024 00:11:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14969215	+ Email/Text: servicing@svcfm.com		
		Apr 11 2024 00:10:00	Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505
14981245	+ Email/Text: servicing@svcfm.com		
		Apr 11 2024 00:10:00	Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
14969216	+ EDI: CBS7AVE		
		Apr 11 2024 04:05:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14969219	+ EDI: CBS7AVE		
		Apr 11 2024 04:05:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14969220	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14969221	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14969222	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14969223	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/athleta, Po Box 965024, Orlando, FL 32896-5024
14969224	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/banana Rep, Po Box 965005, Orlando, FL 32896-5005
14969225	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/bp, C/o Po Box 965024, Orlando, FL 32896-0001
14969226	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/chevron, P.o Box 965015, Orlando, FL 32896-5015
14969227	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/evine, Po Box 965005, Orlando, FL 32896-5005
14969228	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14969229	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14969230	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14969231	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/nautilus, C/o Po Box 965036, Orlando, FL 32896-0001
14969232	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14969233	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14969234	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/phillips 66, P.o Box 965004, Orlando, FL 32896-5004
14969235	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14969236	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14969237	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14969238	+ EDI: SYNC		
		Apr 11 2024 04:04:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005

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14969239	+ EDI: SYNC	Apr 11 2024 04:04:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15001018	+ EDI: AIS.COM	Apr 11 2024 04:05:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14969241	+ EDI: PHINGENESIS	Apr 11 2024 04:05:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14969242	+ EDI: WTRRN BANK.COM	Apr 11 2024 04:05:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14969243	+ EDI: CITICORP	Apr 11 2024 04:05:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14998127	Email/Text: bankruptcy@unifund.com	Apr 11 2024 00:10:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
14969244	+ EDI: CITICORP	Apr 11 2024 04:05:00	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
14969245	EDI: VERIZONCOMB.COM	Apr 11 2024 04:04:00	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14969246	+ EDI: BLUESTEM	Apr 11 2024 04:05:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14969247	+ EDI: BLUESTEM	Apr 11 2024 04:05:00	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14969248	+ EDI: WFFC2	Apr 11 2024 04:05:00	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 119

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14981206	*+	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14981207	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14981208	*+	Ameriserv Financial Ba, 216 Franklin St, Johnstown, PA 15901-1911
14981209	*+	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
14981221	*P++	BRYANT STATE BANK, ATTN BANKRYPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
14981210	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14981211	*+	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14981215	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14981254	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Tbom/contfin, Pob 8099, Newark, DE 19714
14981212	*+	Cap1/cabel, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981213	*+	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
14981214	*+	Cap1/dbarn, Po Box 30258, Salt Lake City, UT 84130-0258
14981216	*+	Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281
14981217	*+	Cb/eddiebau, Po Box 182789, Columbus, OH 43218-2789
14981218	*+	Cb/pier1, Po Box 182789, Columbus, OH 43218-2789
14981219	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14981220	*+	Ccb/boscovs, Po Box 182120, Columbus, OH 43218-2120

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14981223	*+	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14981225	*+	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
14981226	*+	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
14981227	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14981230	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Bloom, Po Box 8218, Mason, OH 45040
14981231	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14981228	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14981229	*	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709
14981232	*+	Exxmbcliti, Po Box 6497, Sioux Falls, SD 57117-6497
14981233	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14981234	*+	Genesis/celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14981235	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14981236	*+	Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410
14981237	*+	Hsbc Bank, 95 Washington St, Buffalo, NY 14203-3006
14969173	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, P.o. Box 15298, Wilmington, DE 19850
14981222	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14981238	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14981239	*+	Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
14981240	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14981241	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063
14981242	*+	Ollotbom, Po Box 9222, Old Bethpage, NY 11804-9222
14981244	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14981247	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14981248	*+	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
14981249	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14981250	*+	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14981251	*+	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14981252	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14981253	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14981255	*+	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
14981256	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14981257	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14981258	*+	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
14981259	*	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
14981260	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14981261	*+	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14981262	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
14969206	##+	Gulf Oil, Po Box 15410, Amarillo, TX 79105-5410

TOTAL: 3 Undeliverable, 58 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Samuel Balbuena ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Rebecca Balbuena ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@raslg.com

TOTAL: 7